

U.S.S.N. 09/420,877

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AIT 0127 PA (A00463)

**IN THE SPECIFICATION:**

Please replace the third full paragraph on page 3 of the specification with the following amended paragraph:

For a more complete understanding of this invention, reference should now be ~~had made to the embodiment~~ embodiment(s) illustrated in greater detail in the accompanying ~~drawing~~ drawings and described below by way of examples of the invention. In the drawings~~[[.]]~~;

Please replace the first full paragraph on page 9 of the specification with the following amended paragraph.

The network server 10, ~~400~~ 110 validates the user identification by decrypting the authorization code. This information is then cross-referenced with the merchant code to identify the information available to the merchant. The merchant can then view the information stored within the server 10, 110, upload/download information, and perform transactions which are recorded at the server 10, ~~400~~ 110.